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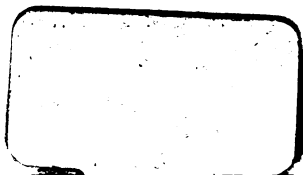
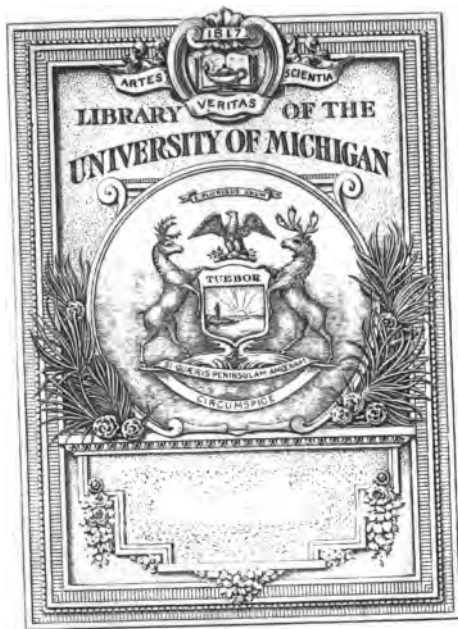
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CATALOGUE
OF
INSURANCE PUBLICATIONS

AMERICAN AND FOREIGN

154

A COMPREHENSIVE LIST OF

WORKS UPON ALL CLASSES OF INSURANCE

BY WELL KNOWN AUTHORS OF ALL COUNTRIES

PRICE TEN CENTS

1922
THE SPECTATOR COMPANY

CHICAGO OFFICE
Insurance Exchange

135 WILLIAM STREET
NEW YORK

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THE SPECTATOR COMPANY
New York

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06-28-'22 M.H.B.

INTRODUCTION

THE publishers take pleasure in presenting herewith an elaborate Catalogue of American and foreign Insurance Publications. This greatly extended work makes the twelfth edition issued by The Spectator Company of a Catalogue of Insurance Works. In compiling the Catalogue it has been the aim of the publishers to present only the titles of such works as are now purchasable. The list of insurance publications is a most extensive one, running into several thousands, but many of these are either out of date, out of print, or unobtainable. In the present edition the publishers present a complete list of purchasable works which are valuable to the insurance fraternity for their own instruction, or for the education of the public. For this latter purpose several popular treatises on the subject of life, fire, casualty, surety and miscellaneous branches of insurance are included. Many of these works are intended for the students of insurance as a science, and are especially valuable as text books, for libraries and for office use; still others are designed more especially for the use of agents in the field as canvassing documents.

In preparing this Catalogue we have corresponded with all known publishers of any insurance work or works, and as far as possible have secured their lists of available publications; that some have been omitted, we do not question, but this omission we shall endeavor to supply in future editions of the Catalogue. The history of insurance dates back for many, many years, and has furnished a theme for a great number of prolific writers. Some of their works are standard and sought for, while others have passed into oblivion. It has been the purpose of The Spectator Company to place in convenient form before the many thousands of persons interested in the subject, the titles of such works as should be in their libraries and are at present obtainable.

The present edition contains the titles and descriptions of over 1,500 insurance books of all classes which can be supplied on demand.

CATALOGUE OF INSURANCE WORKS

In the classification of publications we have given precedence to those of The Spectator Company; following these are the publications of Messrs. C. & E. Layton, of London, the well-known publishers; then follow the works of other publishers, American and foreign. Following this is a very full list of Law and Medical Works pertaining to the subject of insurance, and also works containing a complete series of Interest and Valuation Tables, all of which should form a part of every insurance library.

As a supplement to this Catalogue, the publishers append an extensive list of insurance works in the private library of The Spectator Company, which is one of the largest insurance libraries in the world. Some of these are exceedingly rare and valuable, many are out of print, but most of them we are able to duplicate for any customer who might desire them.

Our facilities for obtaining the works of other publishers are unsurpassed, and we are in position to fill orders for any publications, whatever their nature, that may be desired. While our specialty is insurance literature, we can furnish any other works of a technical or general character with equal readiness. We handle every year various publications, whose numbers in the aggregate run into the hundreds of thousands, many of which are by foreign authors, and we shall be pleased to fill orders for any literature that may be desired. We present the accompanying Catalogue to our patrons with the hope that it may prove a valuable aid in selecting "the tools of their trade."

Our thanks are hereby tendered to those publishers who have kindly furnished us with lists of their publications, and otherwise rendered us assistance in this compilation.

A nominal charge of ten cents per copy for this Catalogue, to pay cost of mailing, is made. Postage stamps may be sent by letter

THE SPECTATOR COMPANY

New York, January, 1922

LIFE, CASUALTY AND MISCELLANEOUS INSURANCE PUBLICATIONS

THE SPECTATOR COMPANY

INSURANCE PUBLISHERS

Established 1868

AND THE FOLLOWING AGENCIES

GREAT BRITAIN

CHARLES AND EDWIN LAYTON, 56 Farringdon Street, London, E. C. 4.

CANADA

LIFE UNDERWRITERS ASSOCIATION OF CANADA, 72 Queen Street, West,
Toronto, Ont.

AUSTRALIA

McCARRON, BIRD & CO., 479 Collins Street, Melbourne

JAPAN

MARUZEN & CO., LTD., Tokio

THE RETAIL PRICES OF PUBLICATIONS OF THE SPECTATOR COMPANY GIVEN IN THIS CATALOGUE INCLUDE DELIVERY TO POINTS IN THE UNITED STATES AND CANADA; IN CASES OF WORKS OF OTHER PUBLISHERS THE CHARGE IS MADE FOR DELIVERY, BUT IF SHIPPED WITH ORDER FOR SPECTATOR PUBLICATIONS OF EQUAL OR GREATER VALUE ANY BOOK WILL BE DELIVERED AT THE NET PRICE

[ESTABLISHED 1868]

THE SPECTATOR**A Weekly Review of Insurance**

Devoted to the interests of Life, Fire, Casualty, Liability, Surety and all other forms of insurance. Published weekly.

THE SPECTATOR is a live and progressive Insurance Journal, noted for its pungent and fearless discussion of all matters pertaining to the vast subject of insurance in every branch. It contains the latest and freshest insurance news from every quarter, bright and sparkling correspondence from the principal insurance centers of the country, comments on current insurance events of the day, and able discussions on the principles of Life, Fire, Casualty and Miscellaneous Insurance by practical expert authorities in their several lines.

A most valuable feature of THE SPECTATOR is the presentation from time to time of carefully prepared and voluminous Tabular Exhibits of the business of Life, Fire and Miscellaneous Insurance, usually in a comparative form, showing the business transactions and detailed experience of all companies for a series of years. These statistics are compiled by experts having no personal interest to serve, but are prepared solely for the purpose of analyzing the subject.

Educational features in THE SPECTATOR, covering respectively Life, Industrial, Fire, Casualty and Miscellaneous classes of insurance, have served to make THE SPECTATOR very popular with agents, because of their distinctly helpful and valuable character. They are printed each week in tinted sections of the paper.

The most eminent writers on insurance in its various forms are contributors to its columns, and the aim of its proprietors is to present the science of the insurance systems in vogue without prejudice to any and in fairness to all. It is in this spirit that Fire, Life, Industrial, Casualty and Miscellaneous Insurance Companies, Associations and Societies are treated without fear or favor. It also gives the current news from different insurance centers each week, and each number is an epitome of all matters pertaining to insurance affairs that are of interest to the profession at large.

A SERVICE BUREAU is maintained for the benefit of our subscribers, answering questions pertaining to the insurance business. As the largest publishers and importers of insurance works in the world, we have in our files a vast amount of data, and are thus in a position to be of inestimable value to our patrons.

PRICE

\$4.00 per Annum Single Copies, 25 Cents

THE INSURANCE YEAR BOOK

Life, Casualty and Miscellaneous Volume

ISSUED ANNUALLY ABOUT JULY 1

The INSURANCE YEAR BOOK is issued annually in two volumes, one being devoted to Life, Casualty, Surety and Miscellaneous Insurance, the other to Fire and Marine Insurance.

This is a complete Cyclopædia of information regarding LIFE, CASUALTY AND MISCELLANEOUS INSURANCE, containing over 1,400 pages, devoted exclusively to life and casualty insurance and allied branches.

The volume opens with a carefully prepared synopsis of the Statutory Requirements of the various States. Statistics of Foreign Companies give much valuable information regarding Insurance Companies operating in other countries. Insurance in Canada is a tabular compilation showing the business transacted by all companies in Canada. Compendium of Official Life Insurance Reports is an important series of tables, with numerous specially computed percentages, showing the transactions of Life Insurance Companies in full detail for the past two years. Statistics for the past twenty years is a reliable compilation showing the transaction of all active legal reserve life insurance companies of the United States, year by year. Insurance by States, showing the business done in the different States by the life companies operating therein. Tables of Interest Rate and Expense Rate deal with these particulars of the different companies. Gain and Loss Exhibit is an analysis of this important feature of life companies' statements.

A department of THE YEAR BOOK is devoted to the statistics of the principal Assessment Associations and Fraternal Beneficiary Organizations giving in comparative form two years' figures.

The Casualty and Miscellaneous section deals fully with those branches presenting a thorough synopsis of Statutory Requirements; tables giving the statistics of all the American Stock and Mutual Miscellaneous Companies for ten years, in comparative form; and the business of individual companies in the several states, showing the various lines written.

Special attention is devoted to Liability and Workmen's Compensation Insurance, explanatory of its character. The Standard Policy form, together with all "riders" covering the different branches of the liability business, are given, thus showing the complete contract in this branch of insurance.

A very full list embracing upwards of 65,000 prominent Agents engaged in the business of Insurance is given, with their addresses. Other lists give the names of lawyers and medical examiners who make a specialty of insurance cases and directory of Universities and Colleges having insurance classes. The Agents' list, like the others, is compiled expressly for THE YEAR BOOK, and is the only general directory of active agents available.

PRICES OF THE YEAR BOOK

Life, Casualty and Miscellaneous Insurance Volume, \$15.00
When ordered with the Fire and Marine Volume (the set), 25.00

HANDY GUIDE**To Premium Rates, Applications and Policies of American Life Insurance Companies**

ISSUED ANNUALLY ABOUT APRIL 1

The **HANDY GUIDE** shows all the leading forms of policies issued by the various life insurance companies, with their conditions and the application warranties, with special attention to recent new forms. Premium rates in almost endless variety are given, covering participating and non-participating life, endowment and term contracts, also annuities and industrial insurance. Loan and surrender values, showing cash, paid-up and extended insurance options, are shown in detail and in most convenient shape. Tontine and Deferred Dividend Estimates and Results, together with other valuable information regarding the contracts of the companies, are also given.

The following is a brief summary of the contents of this work:

PREMIUM RATES. Participating and Non-Participating, for Whole Life, Limited Payment Life and Endowment Policies, for all ages, year by year. Single Premiums for Whole Life Policies. Term and Joint Life or Partnership Insurance. Annuities, immediate and deferred, and the rates on Special forms of Policies, including the various instalment and investment Policies.

MAXIMUM AMOUNT OF INSURANCE carried on a single life.

DIVIDEND ILLUSTRATIONS AND RESULTS.

POLICIES AND APPLICATIONS. A full copy of one or more Policies issued by each life Insurance Company, with the warranties and agreements contained in the Application Blank.

SURRENDER VALUES on Whole Life, Limited Payment and Endowment Policies, showing Cash, Paid-up, Extended Insurance and Loan Values after payment of Premiums from two to forty years, also the Guaranteed Surrender Values on special forms of Life Policies issued by various Companies.

MISCELLANEOUS Monetary and Mortality Tables compiled from standard actuarial works. Tables showing the net premiums and reserves for the principal kinds of Policies in use, on both the Combined and American Experience Mortality Tables, at three, three and one-half and four per cent interest. Tables of Reserves on five, ten, fifteen and twenty-year Term Policies.

INDUSTRIAL INSURANCE. Amount of insurance granted for each Five Cents of Premium weekly, ages 15 to 70, 5-year periods. Weekly Premiums for "Special Adult" Policies, also for Endowment policies, ages 20 to 60, 5-year periods. The Policy Form of each Company.

TERMINAL NET VALUES OR RESERVES**HANDY GUIDE SUPPLEMENTS**

Three supplements to the **HANDY GUIDE** are issued annually at intervals of about three months, to enable subscribers to obtain copies of new policies and rates which are promulgated from time to time.

PRICES

of the **Handy Guide**, Printed on Fine Bible Paper, in Handsome Flexible Binding, for Pocket Use

Plain Edition, per Copy, \$4.00; 12 Copies, \$45.60; 25 Copies, \$90.00; 50 Copies, \$175.00; 100 Copies, \$330.00

Thumb Indexed Edition, per Copy, \$4.35; 12 Copies, \$49.80; 25 Copies, \$98.75; 50 Copies, \$192.50; 100 Copies, \$365.00

Handy Guide, plain, with Three Supplements..... \$5.00

Handy Guide, Indexed, with Three Supplements..... 5.35

LIFE AGENTS BRIEF

A Synopsis of Premium Rates, Policy Provisions, Dividends, Net Cost of Insurance and Cash Surrender Values

ISSUED EARLY EACH YEAR

PREMIUM RATES. Arranged by ages for quick comparison. Ages 20 to 65. Participating and non-participating rates. Whole life; 15 and 20-payment; 10, 15 and 20-year endowment; 10-year term.

POLICY PROVISIONS. Arranged by subjects. Age Limit, Application, Disability, Dividends, Double Indemnity, Grace, Incontestability, Loans, Non-Forfeiture, Occupation, Payment of Claims, Reinstatement, Residence and Travel, Suicide, Women, Military and Naval Service.

NET COST OF INSURANCE. Arranged by ages. Premiums less dividends for a number of years on policies 1, 2, 3, 4, 5, 10, 15 and 20 years old. Ages 25, 35, 45 and 55 on Ordinary Life, 20-Payment Life and 20-Year Endowment forms.

CASH SURRENDER VALUES. Cash values are shown as at the end of 2, 3, 4, 5, 10, 15 and 20 years, by 5-year age periods from 20 to 60 on Ordinary Life, 20-Payment Life and 20-year Endowment.

DIVIDEND AND AVERAGE YEARLY COST FOR 5 AND 10 YEAR PERIODS. A new and valuable series of tables showing dividends paid year by year for a period of ten years and the average yearly cost for both five and ten year periods. The schedule covers Ordinary Life, Twenty-Payment Life and Twenty-Year Endowment policies issued at ages 25, 35, 45 and 55. The arrangement of the tables admits of an instant comparison of dividends to policyholders and net cost, making it invaluable to the agent when comparing the figures of two or more companies.

Another feature in the book is a tabulation, showing annual dividends paid by companies on three leading forms of policy contracts.

ADDITIONAL FEATURES. Group Insurance, Deferred Dividends, Government Insurance Rates, Financial Standing of Companies.

THE VEST POCKET LIFE AGENTS BRIEF, as its name implies, is in shape for convenient carrying in the vest pocket, and is a most valuable companion for the solicitor. It is printed on a fine quality of bible paper, contains about 450 pages, is less than $\frac{1}{2}$ -inch thick, less than 6 inches long and $2\frac{5}{8}$ inches wide, and is substantially bound in flexible cover.

PRICES

Single Copy, \$2.00; 12 Copies, \$22.80; 25 Copies, \$45.00; 50 Copies, \$87.50; 100 Copies, \$150.00; 250 Copies, \$337.50; 500 Copies, \$625.00; 750 Copies, \$900.00; 1,000 Copies, \$1,150.00

LIFE INSURANCE LAW CHART

A reference chart published annually showing at a glance the statutory requirements of each of the fifty States and Territories of the United States and Canada so far as they affect life insurance companies of other States.

The LIFE INSURANCE LAW CHART shows in complete and comprehensive form the requirements as to taxation, agents, policy forms, examinations, valuations and publications under the following column headings:

CONTENTS:—Annual Fees, Company License, Total Other Fees. Expiration Company License. Fees for Agents' License and Date of Expiration, Local, General or Special. Resident Agents' Law. Reciprocal Law. Attorney for Service, Company Examinations, When, Fee. Valuation of Policies, Basis, Fee. Non-forfeiture. Policy Form or Provisions. Surplus Distribution Periods. Anti-Discrimination. Final Date for Filing Statements, Annual, Tax. Legal Publications, Number of Papers, Number of Times. State Tax and Final Date for Payment, Premium, Any Other. Local Taxation. Regulations Governing Advertisements. Bond to State, Agent or Company. Warranty Defined. Miscellaneous Provisions.

The LIFE INSURANCE LAW CHART is compiled for THE SPECTATOR COMPANY by Mr. A. R. Fullerton, an expert insurance man, whose duties for many years have been to keep the large life insurance company with which he is connected informed upon every phase of the legal requirements throughout the country, in which capacity he has become an expert, and consequently this publication is absolutely authentic.

It is printed on excellent ledger paper, is twenty-one inches wide, with a proportionate depth or length, and is brass tipped at top and bottom, so that it may be hung in a convenient and conspicuous place for ready reference.

Inasmuch as many of the requirements are common to Life, Casualty and Surety Companies, the latter class will also be able to make use of it.

PRICES

Per Copy, \$4.00; 100 Copies, \$320.00

COMPENDIUM OF OFFICIAL LIFE INSURANCE REPORTS

ISSUED ANNUALLY ABOUT JULY 1

A Series of Comparative Exhibits for the Information of Policyholders in Life Insurance Companies. The only Publication giving Complete Statistics of every American Life Insurance Company.

These valuable tables show the business and financial standing of all the companies of the United States, are made up from the official reports, and contain as much data as any of them. In other words, this publication is a complete Pocket Compendium of the various State Department Reports.

The purpose of these exhibits is to place in the hands of policyholders a mass of desirable information compiled from the reports of the insurance departments. Departmental reports are not accessible to the average policyholder, and competing agents not infrequently so distort official figures as to deceive or mislead insurers. The demand for statistics of this kind, emanating from a totally impartial source, is satisfied by this publication. The exhibits present simply the official figures as contained in the New York and other department reports, with about five thousand percentages deduced from them. The rank of companies relative to the various features considered is also shown. The magnitude of the industrial business and group insurance demand that they be separated from the regular business.

This is a most important work for agents, and will be found to be a valuable aid in securing business. It is handsomely printed and bound, contains about 200 pages, and can be carried in the pocket.

Send stamp for circular, giving full details of contents.

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Single Copy, Flexible Binding, \$5.00; 100 Copies, \$400.00

THE LIFE INSURANCE POLICYHOLDERS' POCKET INDEX**Legal Reserve Companies**

ISSUED ANNUALLY ABOUT MARCH 20

Containing Statistics of the life insurance companies operating in the United States and Canada. It is issued each year at the earliest possible moment after the annual statements are made up.

It gives comparative statements for the latest five years of the transaction and financial standing of the various life insurance companies. It is printed on durable, lasting paper, in size convenient for the pocket, in the clearest of type and in elegant style, and comprises all the figures necessary to show the standing of each company. Full detailed statements of companies with more than one hundred millions of insurance in force are presented in a separate table.

PRICES

Single Copy, 75 Cents; 12 Copies, \$6.00; 25 Copies, \$10.00; 50 Copies, \$18.00; 100 Copies, \$30.00; 500 Copies, \$125.00; 1,000 Copies, \$190.00; 10,000 Copies, \$1,500.00

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POCKET REGISTER OF LIFE ASSOCIATIONS
STIPULATED PREMIUM, ASSESSMENT AND FRATERNAL

ISSUED ANNUALLY ABOUT APRIL 15

This work contains comparative statistics for five years of Stipulated Premium, Assessment and Fraternal organizations. The records of organizations having over \$1,000,000 insurance in force, including both business and fraternal associations, are compiled in separate groups.

The Pocket Register shows for each Association all the figures necessary to show the standing of each company. The statistics thus given for a series of years form a condensed history of the business. The POCKET REGISTER is issued at the earliest possible moment after the annual statements are officially made up. It is of pocket-book size, convenient to carry in the pocket, and put up in neat and durable covers.

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Single Copy, 75 Cents; 12 Copies, \$6.00; 25 Copies, \$10.00; 50 Copies, \$18.00; 100 Copies, \$30.00; 500 Copies, \$125.00; 1,000 Copies, \$190.00; 10,000 Copies, \$1,500.00

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PRINCIPLES AND PRACTICE OF LIFE INSURANCE

Eighth Edition—Revised, Enlarged and Improved

A Treatise on the Principles and Practice of Life Insurance. With Valuable Tables for reference. A Complete Arithmetical Explanation of the Computations Involved in the Science of Life Contingencies, and contains $4\frac{1}{2}$, 4, $3\frac{1}{2}$ and 3 per cent American and Combined Experience Mortality Tables.

Originally prepared by Nathan Willey. New explanatory text and additions by Henry Moir, F.F.A., F.I.A., Fellow Actuarial Society of America.

The eighth edition of this well-known standard work contains entirely new descriptive text from that found in former editions, supplied by Henry Moir, 2nd Vice President and actuary of the Home Life Insurance Company. Included in the text is a series of definitions of life insurance terms expressed in simple language and covering completely the entire range of life insurance phraseology.

The tables, which form so important a part of the work, have been extended so as to cover all forms of policy now in common use.

Tables showing the terminal net values by the modified Preliminary Term Basis of calculation, according to the Illinois Standard—modified on twenty payment life—for 10 and 15 payment life, and 10, 15 and 20 year endowments by the American Experience Table, with $3\frac{1}{2}$ per cent interest.

Another new table gives terminal reserves for five year endowment policies by the American Experience Table, with 3 per cent interest.

These tables supplement those given in the previous edition, among which are:

Net Premiums and Terminal Net Values on 9, 14 and 19-payment life, and 9, 14 and 19-year endowments by the American Experience Table at 3 per cent and also at $3\frac{1}{2}$ per cent.

Net Premiums and Terminal Net Values on 5, 10, 15 and 20-Year Term Policies, by the American Experience Table at 3 and $3\frac{1}{2}$ per cent, also by Combined Experience Table at 4 per cent.

Cost of insurance on all standard forms of life and endowment policies by the American Experience Table with interest at 3 and $3\frac{1}{2}$ per cent.

Principles and Practice of Life Insurance is printed from particularly clear and legible type, on an excellent quality of paper, with wide margins available for notation. In order to facilitate ready reference, each page has a line at its head in heavy black type indicating the form of policy, the mortality table and the rate of interest. A thumb index also serves to make possible instant reference to any desired portion of the work.

The eighth edition of this book is presented in one form only, substantially and handsomely bound in half morocco.

PRICE

Per Copy, \$20.00

THE A B C OF LIFE INSURANCE

A new edition of this standard work, originally compiled and written by the late Charles E. Willard, has recently been published, being entirely rewritten, enlarged and improved by

MILLARD KEYS, A. M.,

Associate of the Actuarial Society of America.

There are no technicalities nor abstruse mathematical problems in this work, but it tells what life insurance is in a plain, straightforward manner. The elementary principles that govern Life Insurance are treated in a simple, readable form that can readily be understood.

It was felt that the book as it stood did not fully meet the conditions found to-day, and because of that the book has been entirely rewritten. The aim of the reviser has been to make the original work fit modern conditions, while at the same time preserving the simplicity of the original text.

IMPORTANT NEW FEATURES IN THIS EDITION

Write for circular, which explains in detail the many important new features added to this book.

The author of THE A B C OF LIFE INSURANCE planned to keep his text matter and tables down to 100 pages, so as to enable any intelligent man entering the business of life insurance, and desiring to obtain an easy lesson in the fundamental principles of life insurance, to thus be able to peruse and absorb the contents of the book by a few hours' study.

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Per Copy, \$2.00; 12 Copies, \$22.80; 25 Copies, \$46.25; 50 Copies, \$87.50; 100 Copies, \$150.00; 250 Copies, \$337.50; 500 Copies, \$625.00; 750 Copies, \$900.00; 1,000 Copies, \$1,150.00

WILLIAM ALEXANDER'S EDUCATIONAL SERIES OF FIVE VOLUMES ON LIFE INSURANCE

1. WHAT LIFE INSURANCE IS AND WHAT IT DOES

A preliminary text book, or primer, dealing with the fundamental principles on which all sound life insurance rests.

2. HOW TO SELL INSURANCE

The chief aim of this book, as the title indicates, is to teach the inexperienced agent how to do his work, and build up a remunerative business. While it is intended primarily for the new agent, it embodies a great deal of instruction that ought to be of value to the agent of experience. It will also be useful to those who are engaged in the work of training inexperienced agents.

3. THE PROSPEROUS AGENT

This little book is for the guidance of experienced and inexperienced agents alike. It gives a catalogue of the characteristics—the mental equipment—of the successful business man; and tells how these qualifications can be utilized to the greatest advantage by the insurance salesman.

The instrument with which the agent does his work is his own mind. The material on which he uses this delicate instrument is the mind of another person. It is all-important, therefore, that he should know exactly how to utilize his mental equipment.

4. THE ART OF INSURANCE SALESMANSHIP

This volume takes up the instruction of the agent where the second volume of this series stops. It contains more advanced instruction, and one of its aims is to stimulate the thought, fire the imagination, broaden the vision, and thus increase the efficiency of experienced agents.

5. THE LAST VOLUME OF THIS SERIES

The last volume of this series has not yet been published. Its title and scope will be reported hereafter. It is sufficient to say here that its aim will be to round out the agent's insurance education—at least that part of his education which can be included in insurance text books.

ALEXANDER'S EDUCATIONAL SERIES, NO. 1
WHAT LIFE INSURANCE IS AND WHAT IT DOES
A Primer for Laymen and Students

By William Alexander

William Alexander, the author, is a veteran in the life insurance business, having devoted much of his time for a quarter of a century as an official of a large life insurance company, to the education of agents, by means of his pen and by word of mouth. He has produced an important series of educational works on life insurance, of particular value to agents. The first of these is **WHAT LIFE INSURANCE IS AND WHAT IT DOES**. In this book Mr. Alexander explains, in clear and simple language, the elements of life insurance, the facts which every agent must know about the business in order to carry on his work with any degree of success.

This first book was written at the suggestion of the National Association of Life Underwriters, to fill the need for a book which would give to the man desiring to enter the life insurance business a solid foundation of elementary knowledge upon which to build his future education along this line.

The book is divided into seven parts. The first part thoroughly explains the theory upon which life insurance is based, including the methods under which the finances of a modern life insurance company are conducted. The second part describes in detail the most common forms of life policies, including the ordinary life, limited payment, term, pure endowment, income and survivorship annuity plans.

The third part of the book describes industrial insurance, the fourth part special forms of policies, such as business, child's endowment, group and joint life insurance, and also fraternal and assessment insurance. A knowledge of the pros and cons of this latter class of insurance is very necessary for every agent, since he is bound to come upon it sooner or later in his experience.

The fifth part is devoted to a discussion of annuities, and the sixth part to the value of life insurance, and in this latter section certain popular fallacies concerning the business are explained. The seventh part contains definitions and explanations of technical words and phrases. An appendix shows the method of discovering correct premium charges from the mortality tables for various plans of insurance.

The book aims to, and in fact does, dispel all mysteries in connection with the business of life insurance. It is so simply written as to be perfectly clear to any person of average intelligence. As a preliminary text book for students of life insurance it cannot be excelled. It is valuable alike to the life insurance field man, the office man and the layman.

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Issue of December 1921

Compiled by F. Robertson Jones

Published under the auspices of the Workmen's Compensation Publicity Bureau

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Opinions of America's Twelve Leading Statesmen on the Value of Insurance Protection

This new leaflet, recently published by THE SPECTATOR COMPANY, is of similar character to **ADVICE OF GREAT VALUE TO THE AMERICAN PEOPLE**, setting forth as it does the portraits of our leading statesmen, President Harding, Vice-President Coolidge and every member of the present Cabinet. In addition to their portraits is printed the opinions on life insurance of each one of these heads of every branch of the executive department of our Government.

This leaflet, **THE PRESIDENT AND HIS CABINET ON LIFE INSURANCE**, is so printed as to be folded for insertion in envelopes to be mailed with premium notices and other communications with policyholders or prospects. The agent will find the leaflet of great assistance by having a supply always on hand as a means of aiding him in his approach and interviews. The prospect or policyholder will be glad to receive it, and will in many instances retain it permanently, desiring to preserve the portraits of the President, Vice-President and the full Cabinet. For those who desire the leaflets for framing, copies will be mailed flat.

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By Samuel George Leigh, F.J.A. A Handbook of the Practical and Scientific Aspects of the Business. Useful to those who have recently adopted life insurance as a career, whether in the office or field. Deals with British practice. There are also two appendices treating of logarithms and interest calculations and tables. Price per copy, delivered, \$1.10.

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This is a manual written several years ago to assist managers, agents, brokers and policyholders dealing with Surety; Fidelity; Plate Glass; Burglary; Credit; Physicians', Druggists' and Dentists' Liabilities; General Water Damage; Sprinkler Damage; Title Guarantee; Fly Wheel and Strike Insurance.

The work also embraces a series of valuable hints to agents of Casualty, Surety, Plate Glass, and other Miscellaneous Insurance Companies. Published in 1908. Price per copy, \$1.50.

TABLES OF PROPORTIONAL PARTS

By Davids Parks Fackler. These tables are designed for valuing peculiar policies and are used in about thirty companies and State insurance departments in the United States and Canada. They are of especial value to actuaries as a practical aid to them in their daily work. Price per copy, delivered, \$1.00.

LEAFLETS ON LIFE INSURANCE

WRITTEN BY WILLIAM T. NASH

Published by The Spectator Company

The following is a list of leaflets from the pen of William T. Nash, the well-known insurance educational writer, whose publications command a wide sale among insurance companies and general agents for the instruction and use of field workers.

Mr. Nash has written a series of leaflets on various phases of agency work—leaflets to be placed in the hands of prospects, and also for the guidance, education and inspiration of agents.

These leaflets are used systematically by many companies and general agents, through their agents, for developing prospects. Letters to the publishers or the author, inquiring as to how these leaflets may be most successfully utilized to obtain new prospects and to secure applications for insurance, will be given prompt attention.

FOR THE PROSPECT OR POLICYHOLDER

COST OF DYING, THE

Necessity of investing in life insurance to cover the probable cost of inheritance taxes. 1919 Edition; containing provisions of new Federal estate law. Prices, per copy, 20 cents; 50 copies, \$7.50; 100 copies, \$12.00; 500 copies, \$50.00; 1,000 copies, \$85.00; 5,000 copies, \$350.00; 10,000 copies, \$600.00.

HOW LARGE AN INCOME SHOULD I LEAVE MY FAMILY?

By Wm. T. Nash. In press.

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LOT OF MONEY, A

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Describes vividly the personal experience of one woman who learned the great advantages of life insurance. A valuable canvassing document for agents. Prices: Per copy, 15 cents; 100 copies, \$6.00; 500 copies, \$20.00; 1,000 copies, \$35.00; 5,000 copies, \$150.00; 10,000 copies, \$250.00.

ONE WOMAN'S EXPERIENCE WITH A MONTHLY INCOME

The illustrations presented serve to emphasize the fact that the woman untrained in business is more securely protected by a monthly income policy than by any other form. This leaflet will be found one of the best canvassing documents on the subject ever issued. Prices: Per copy, 15 cents; 50 copies, \$4.00; 100 copies, \$7.00; 500 copies, \$25.00; 1,000 copies, \$40.00; 5,000 copies, \$175.00.

ONE YOUNG MAN'S EXPERIENCE WITH LIFE INSURANCE

A leaflet admirably adapted to convincing young men of the desirability of life insurance as a safeguard while establishing their position in life. Prices: Per copy, 15 cents; 50 copies, \$4.00; 100 copies, \$6.00; 500 copies, \$20.00; 1,000 copies, \$35.00; 5,000 copies, \$150.00; 10,000 copies, \$250.00.

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A little six-page folder giving in brief, pungent sentences the reasons for providing a fixed monthly income for dependents. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$80.00; 10,000 copies, \$150.00.

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For the efficient life insurance salesman. An effective argument for influencing capable men to embark in the business of selling life insurance. Prices: Per copy, 25 cents; 50 copies, \$9.00; 100 copies, \$14.00; 500 copies, \$50.00; 1,000 copies, \$85.00; 5,000 copies, \$350.00.

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STORY OF ED REDLICH, THE

Ed. Redlich was an average young man who paid attention to the rules of business and in a short time increased his annual income from \$1,200 a year;

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"AT THE END THE ROAD"

especially commends itself by its brevity, which only adds to its force. It is easily adaptable for insertion in premium notices to old policyholders, who no doubt will be influenced thereby to continue policies in force and to increase their protection. This new leaflet sells for fifteen cents per copy; 50 copies, \$3.00; 100 copies, \$5.00; 500 copies, \$18.00; 1,000 copies, \$30.00; 5,000 copies, \$110.00; 10,000 copies, \$200.00.

BORROWING FROM MARY

This leaflet will help to fix in the mind of the recipient of the policy a true conception of what his life insurance is for, and to discourage in advance any thought he might have later of borrowing on his policy; also, if he ever should borrow, it would probably be only for the purpose of keeping his insurance in force. Prices: Per copy, 15 cents; 50 copies, \$2.50; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00; 10,000 copies, \$180.00.

GIVING YOURSELF A CHANCE

This leaflet will prove an effective argument for life insurance and should be freely used by agents in soliciting new business. It is a builder of new prospects. It is an eight-page folder, printed in two colors and sells for 15 cents per copy. Quantity orders will be filled at the following schedule: 50 copies, \$2.50; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00; 10,000 copies, \$180.00.

INSURING YOUR INSURANCE

It is pointed out that the expenses of investment are chargeable to an estate handled by a trust company, whereas, the income provided by the life insurance company is a guaranteed sum. Insurance agents will find "Insuring Your Income" a most valuable document for use in canvassing as well as self-instruction. Prices are as follows: Single copies, 15 cents; 100 copies, \$6.00; 500 copies, \$20.00; 1,000 copies, \$35.00; 5,000 copies, \$150.00; 10,000 copies, \$250.00.

WHY WE DON'T LIVE FOREVER

This six-page folder is a strong argument for continuing the life insurance policy in force and should be mailed with every premium notice, as well as with the second notice, reminding the insured that the premium due has not been paid. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$80.00; 10,000 copies, \$150.00.

MONTHLY INCOME INSURANCE

The publications listed below will be found very valuable in creating prospects for income insurance. The prices of the five leaflets listed below are found under the name of Mr. Nash in the foregoing list. The Monthly Income Policy is a booklet which treats in detail regarding the importance of carrying insurance on the income plan, and will be found duly listed as one of the book publications of THE SPECTATOR COMPANY:

The Monthly Income Policy

**One Woman's Experience with a Monthly Income
Saving What You Leave.**

**Insuring Your Insurance
Safeguarding the Home**

A Lot of Money

LEAFLETS ON LIFE INSURANCE (Continued)

Published by The Spectator Company

The following list of leaflets embrace those which command at the present time a ready sale among insurance companies and agents:

ADDRESS OF HON. CHAUNCEY M. DEPEW ON LIFE INSURANCE

This is an eight-page leaflet, containing Mr. Depew's address to the National Life Underwriters' Association, and was revised and authorized by himself in an autograph letter printed in the leaflet. Prices: \$2.50 per 100; \$15.00 per 1,000.

ADVICE OF GREAT VALUE TO THE AMERICAN PEOPLE

An eight-page folder containing portraits of Ex-Presidents Cleveland, Roosevelt, Taft, and Wilson, and President Harding, with a quoted sentiment from each relative to the great system of life insurance. See advertisement elsewhere. Prices: Per copy, 15 cents; 50 copies, \$2.50; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00; 10,000 copies, \$180.00.

ARE YOU A WOMAN? IF SO, WHAT DO YOU DO WITH YOUR MONEY?

A twelve-page leaflet, destined to show the advantages of life insurance as an investment. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

ASTRAL FLIGHT AND ITS LESSON, AN

Some persons need more than plain statements of fact in order to induce them to take life insurance, requiring to have their attention directed more particularly to the misfortunes likely to attend a family suddenly bereft of its protector. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$85.00.

AVOID THE LIFE INSURANCE ABTRACTER

This is a document which will be found useful to life insurance agents, most of whom from time to time are confronted with attempts to twist the business placed by them. Prices: Per copy, 10 cents; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00.

BUSINESS WOMEN; HOW DO THEY INVEST THEIR SAVINGS?

An eight-page leaflet, illustrating that a life insurance policy is one of the best forms of investing money. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

CAUTION TO POLICYHOLDERS

An attractive leaflet designed as a warning to policyholders to hold on to their insurance. The argument is strong and lucid as to the reasons for keeping policies in force, and will prove a valuable aid in holding business once written. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

CLEVELAND'S LAST MESSAGE: LIFE INSURANCE AND ITS RELATIONSHIP TO OUR PEOPLE

Written especially for "THE SPECTATOR" by the late Grover Cleveland, Ex-President of the United States. A leaflet; 8 pages and cover. Mr. Cleveland says that American life insurance "stands before the country in a stronger position today than ever before," and that to avail of the protection of life insurance "is but to discharge a duty imperatively suggested by intelligent foresight and wise precaution." Second and enlarged edition just published. Prices: Per copy, 10 cents; 100 copies, \$4.00; 1,000 copies, \$25.00.

COASTING

The experience of a retired man living on the income from endowment insurance taken out when a young man. Prices: Per copy, 15 cents; 100 copies, \$4.50; 500 copies, \$19.00; 1,000 copies, \$30.00; 5,000 copies, \$120.00; 10,000 copies, \$225.00.

COMMON-SENSE VIEW OF LIFE INSURANCE, A

Prices: 10 cents per copy; \$3.00 per 100 copies; \$20.00 per 1,000 copies.

CORPORATION OR BUSINESS INSURANCE

A valuable pamphlet, showing in clear phraseology the value of corporation or business insurance to partnerships and corporations. Every agent needs this document for distribution among his prospects in business life. Prices: Per copy, 10 cents; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00; 10,000 copies, \$200.00.

CRIME OF NOT INSURING, THE

By the late Rev. T. DeWitt Talmage. This is one of the best and most convincing life insurance canvassing leaflets ever published. Prices: Per copy, 10 cents; 100 copies, \$2.50; 1,000 copies, \$15.00.

DEVIL'S MASK, THE

An illustrated brochure of twenty pages showing the value of life or endowment insurance in an emergency aside from the death of the insured. Prices: Per copy, 20 cents; 50 copies, \$3.50; 100 copies, \$5.00; 500 copies, \$18.00; 1,000 copies, \$30.00; 5,000 copies, \$125.00.

FALLACIES OF THE HOUR

By a prominent company official. A series embracing three eight-page leaflets. (1) That premiums can be cut in two; that the investment element should be eliminated from life insurance. (2) That past mismanagement is an excuse for not insuring; that all life insurance is expensive; that all things comes to him who waits. (3) That a company should pay dividends annually or not at all. Prices for each of the three leaflets: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00. Prices for the series of three leaflets: 100 copies, \$8.00; 500 copies, \$30.00; 1,000 copies, \$50.00.

FARMERS AS LIFE INSURANCE AGENTS

A comprehensive leaflet describing the opportunities open to farmers in the field of life insurance soliciting. Prices: Per copy, 6 cents; 50 copies, \$1.00; 100 copies, \$1.75; 500 copies, \$6.00; 1,000 copies, \$8.00; 5,000 copies, \$35.00.

FORCE OF A GOOD EXAMPLE, THE

Among the hundreds of thousands of persons in the United States who are patrons of life insurance, policies are carried by individual prominent business men in amounts ranging up to \$1,500,000. This 24-page leaflet is devoted to an analysis of the reasons why several thousand persons, each, carry life insurance for more than \$50,000. Also numerous appreciative letters from satisfied beneficiaries. Prices: Per copy, 15 cents; 50 copies, \$4.00; 100 copies, \$7.00; 500 copies, \$25.00; 1000 copies, \$40.00.

FRATERNAL FREEZE-OUT GAME, THE

This leaflet forms a most convincing argument in favor of regular life insurance, and shows the danger of trusting to the assessment plans of the fraternal organizations. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

FRATERNAL LIFE INSURANCE

An effective answer to the old fraternal cry, "Keep your reserve in your pocket." Prices: \$2.50 per 100; \$10.00 per 500; \$15.00 per 1,000.

HELLO, YOUNG MAN!

A leaflet especially addressed to young married men; very effective as a canvassing document. Prices: Per copy, 6 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

HOUSEWIFE'S PROBLEM, THE

A new leaflet designed to prepare the way for the solicitor for life insurance by removing the constitutional opposition most women feel against that form of home protection. It presents the problem of how to meet the recurring monthly expenses after the breadwinner's death, and its solution. Prices: Per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00; 5,000 copies, \$50.00.

INSURABLE INTEREST

By Guilford A. Deitch, Attorney and Counselor at Law. A valuable treatise for the guidance of managers and agents of life insurance companies. Prices: Per copy, 20 cents; 25 copies, \$4.00; 50 copies, \$6.00; 100 copies, \$10.00; 500 copies, \$40.00; 1,000 copies, \$65.00.

INSURANCE BUSINESS AS A PROFESSION

This little brochure should be enclosed in the envelopes of all letters addressed by agents to prospects. Prices: Per copy, 6 cents; \$2.00 per 100; \$10.00 per 1,000.

INVESTMENT FEATURES OF LIFE INSURANCE

Practical business men are shrewd enough to see the advantages of insurance for investment, and large numbers of them are securing such policies. A four-page leaflet. Prices: Per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$12.00; 1,000 copies, \$20.00; 10,000 copies, \$180.00.

INVESTMENTS FOR PROFIT

A leaflet of interest in presenting the subject of life insurance to those who are inclined to look upon their policies as a burden and expense. It is an effective argument against the plea of the man who claims that he can invest his savings to better advantage to himself. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

IT HELPS YOU ALONG

A stirring appeal to the uninsured and the under-insured, based on the experience of men foremost in business life. Prices: Per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00.

JOINT LIFE INSURANCE

Value of joint life insurance policy covering a married couple or other members of the family. Prices: Per copy, 10 cents; 50 copies, \$3.00; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00; 10,000 copies, \$180.00.

KNOCKER, THE

A timely four-page leaflet about the agent who is always abusing his own competitors. Solicitors will find this leaflet a valuable boost for honest business. Prices: Per copy, 6 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$50.00; 10,000 copies, \$90.00.

LEGACY FOR YOU, A

An unique life insurance leaflet. Limited payment endowment and income insurance presented in a novel way. Fine business-getter. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

LIABILITY OF MEMBERS IN ASSESSMENT INSURANCE ASSOCIATIONS

A leaflet prepared from a legal standpoint explaining the law of liability of members of benefit or assessment insurance associations. Prices: Per copy, 10 cents; \$2.00 per 50; \$3.00 per 100; \$12.00 per 500; \$20.00 per 1,000.

LIFE INSURANCE AND ITS BENEFITS

Written especially for "THE SPECTATOR," by Hon. Wm. H. Taft, Ex-President of the United States. A most convincing canvassing document for life insurance, which will prove of inestimable value in advancing the interests of life insurance and is especially calculated to remove any lingering distrust of the system from the minds of the uninformed public. An excellent portrait of Mr. Taft in his college robes accompanies the leaflet. Prices: Per copy, 10 cents; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00; 11,000 copies, \$200.00.

LIFE INSURANCE BUSINESS, THE

Life insurance companies and general agents will find this leaflet of much service when endeavoring to induce capable men to enter the ranks of life insurance solicitors. Prices: Per copy, 15 cents; 100 copies, \$6.00; 500 copies, \$20.00; 1,000 copies, \$35.00; 5,000 copies, \$150.00; 10,000 copies, \$250.00.

LIFE INSURANCE NOT GAMBLING

This leaflet proves that life insurance is not a "gamble" and that you do not "have to die to win." Prices: Per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00.

MILLIONAIRE'S LIFE INSURANCE, A

This leaflet was penned by the well-known newspaper man, the late Joseph Howard, Jr., who at the request of "THE SPECTATOR COMPANY," called on Mr. Wanamaker and succeeded in getting him to tell why he insured his life for three million dollars. The leaflet contains an autograph letter from Mr. Wanamaker. Prices: \$3.00 per 100; \$20.00 per 1,000.

NEW PARTNER, THE

This leaflet discusses the effect of inheritance taxes and the difficulty of meeting them from liquid assets as contrasted with the easy settlement available through a life insurance policy. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$80.00; 10,000 copies, \$150.00.

PERSONAL INVENTORY (CONFIDENTIAL)

This leaflet was devised for the purpose of setting the prospect to thinking and figuring as to the future needs and resources of his family, after his death. It induces him to make calculations which point to the desirability of income insurance, which latter is also suggested in the leaflet. Prices: Per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00; 5,000 copies, \$50.00; 10,000 copies, \$90.00.

POWERFUL ARGUMENT FOR LIFE INSURANCE OF THE RIGHT STAMP, A

A graphic and practical illustration of the subject, in eight pages, by the noted journalist, the late Joseph Howard. Prices: \$2.50 per 100; \$15.00 per 1,000.

PRESIDENT AND HIS CABINET ON LIFE INSURANCE, THE

Opinions of America's Twelve Leading Statesmen on the Value of Insurance Protection. This is a modern leaflet giving opinions favorable to Life Insurance by President Harding, Vice-President Coolidge and the Cabinet. See advertisement elsewhere. Prices: Per copy, 15 cents; 100 copies, \$4.50; 500 copies, \$18.00; 1,000 copies, \$30.00; 5,000 copies, \$120.00; 10,000 copies, \$225.00.

PRETTY GOOD PROPERTY TO OWN

The writer explains in his six-page leaflet that he can raise a liberal sum of money on his life insurance policies by merely asking for it. The value of life insurance policies does not deteriorate in years of financial depression, as do real estate, stocks, etc., and life insurance is now recognized as the best investment for hard times. Write for circular explaining how to use this leaflet. Prices: Sample copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

REBATING

This is a new leaflet, designed to show that rebating is poor policy, not only for the agent, but the insured. It points out that in life insurance, as in all sound business, "the best is the cheapest," and that, owing to interpretations by the courts of the anti-rebate law, a man accepting a rebate is likely to find himself possessed of a worthless contract. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

RE-CROSSING THE STYX

The story is written in the form of an important letter to a busy business man, and in the main is a strong plea for the protection life insurance affords, with special reference to the income form of policy. Prices: Per copy, 15 cents; 50 copies, \$3.00; 100 copies, \$4.00; 500 copies, \$15.00; 1,000 copies, \$25.00; 5,000 copies, \$100.00.

REVERSIONARY INTERESTS IN LIFE INSURANCE POLICIES

This treatise explains the right to the proceeds of life insurance policies in case of the death of beneficiary previous to that of the insured. It is from the pen of the late John A. Finch, of the Indianapolis bar, authority on digests of insurance cases. Prices: \$4.00 per 100; \$15.00 per 500, \$25.00 per 1,000.

ROBBING YOURSELF

A leaflet showing the advantages of Saving vs. Wasting. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

ROMANCE OF THE WHITE MOUNTAINS, A

A beautiful little brochure, being a story of love and lovers, the scene of which is located in the White Mountains; the subject of life insurance is incidental to the working out of the story. (Illustrated.) Prices: 25 cents per copy; \$8.00 per 50; \$12.00 per 100; \$45.00 per 500; \$75.00 per 1,000.

SERVICE BY AGENTS

An effective inspiration for agents, also caution to prospective buyers of insurance. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

SHORT SERMON, A

A strong argument as to the necessity of life insurance, based on the statement that there are 3,000,000 widows working in this country. Prices: Per copy, 6 cents; 50 copies, \$1.25; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00; 5,000 copies, \$50.00; 10,000 copies, \$90.00.

SILVER LINING, THE

Is a stimulant for thought on the part of prospective applicants for life insurance and is an excellent presentation of the practical working of monthly income policies. Companies, managers, general agents, and others will find it profitable to use this leaflet freely in mailing to policyholders and prospects or in other ways. The Silver Lining sells for ten cents per copy; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$80.00; 10,000 copies, \$150.00.

SOME PRACTICAL CONSIDERATIONS

An instructive leaflet. Consisting of a number of pithy paragraphs driving home the advantages of old-line life insurance, and combating the usual arguments submitted by the man who claims that he is not yet ready to take insurance. Prices: Per copy, 6 cents; 50 copies, \$1.50; 100 copies, \$2.50; 500 copies, \$12.00; 1,000 copies, \$20.00.

SOUND LIFE INSURANCE AS PROPERTY

It shows in convincing language the value of life insurance as protection, and also demonstrates that as an investment a life policy is absolutely safe. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

STORY OF AN IMPORTANT INCIDENT IN LIFE, A

By Arthur L. J. Smith. This leaflet shows the important bearing of a policy of insurance on the life of a young business man. Prices: \$2.50 per 100; \$10.00 per 500; \$15.00 per 1,000.

TAKE NOTICE

A leaflet emphasizing the importance of paying premiums promptly. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

THIS IS TOM JONES' WIDOW

"Wives may object to life insurance—widows never do." Tom Jones believed in spending his money and left his family impoverished for it. Prices: Per copy, 10 cents; 50 copies, \$1.50; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00; 5,000 copies, \$65.00; 10,000 copies, \$125.00.

TOO BUSY

This leaflet is an answer to the excuse, so frequently put forward by business men: that they are "too busy" to consider the subject of life insurance. It impresses upon the reader that "delays are dangerous," and presents numerous cases of persons dying suddenly without properly protecting their families by means of life insurance. Prices: Per copy, 6 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00; 5,000 copies, \$80.00; 10,000 copies, \$150.00.

TRIBULATIONS OF FRATERNAL ORDERS

Information denoting the struggle for existence that is going on among the assessment fraternal orders. Prices: \$3.00 per 100; \$12 per 500; \$20 per 1,000.

TRUST ESTATES

The advantages of using life insurance companies to create trusteeships. This leaflet will help to increase the income of life agents. Prices: Per copy, 15 cents; 50 copies, \$4.00; 100 copies, \$6.00; 500 copies, \$20.00; 1,000 copies, \$35.00; 5,000 copies, \$150.00; 10,000 copies, \$250.00.

TRYING TIMES

Some practical suggestions for men who are wondering what's the matter with fraternal assessment insurance. A four-page leaflet. Prices: Per copy, 6 cents; \$1.25 per 50; \$2.00 per 100; \$7.00 per 500; \$10.00 per 1,000.

TWISTER, THE

A leaflet against twisting life insurance policies. Prices: Per copy 6 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00.

UNEXPECTED ALWAYS HAPPENS, THE

This leaflet points a moral as to the uncertainty of life, instancing many varieties of accidents and sudden death. Prices: Per copy, 10 cents; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

UP AGAINST IT

A life insurance moral in the form of a telegram, indicating the uncertainty of life, and numerous instances of unpreparedness for death. Prices: Per copy, 6 cents; 100 copies, \$2.00; 500 copies, \$7.00; 1,000 copies, \$10.00.

VALUE OF PARTNERSHIP INSURANCE DEMONSTRATED

An effective canvassing leaflet. Prices: Per copy, 6 cents; 100 copies, \$1.50; 500 copies, \$3.50; 1,000 copies, \$5.00.

WHAT HOLDS YOU?

Sets forth the claims of life insurance as a career for young men, and shows the advantages of agency work. Prices: Per copy, 10 cents; 100 copies, \$2.50; 500 copies, \$10.00; 1,000 copies, \$15.00.

WHAT IS THE BEST POLICY TO PURSUE?

By Chas. J. Burkart, Actuary. A brochure of thirty-two pages. An educator in the hands of agents intended to convince the reader of the necessity of purchasing life insurance. Prices: Per copy, 25 cents; 12 copies, \$2.00; 50 copies, \$6.00; 100 copies, \$10.00; 500 copies, \$40.00; 1,000 copies, \$60.00.

WHAT OF THE FARMER AS A PROSPECT?

A leaflet showing to the life insurance agent the desirability of soliciting farmers for life insurance, this class having largely increased their resources during recent years. Prices: Per copy, 10 cents; 100 copies, \$1.50; 500 copies, \$7.00; 1,000 copies, \$10.00.

WHAT POLICYHOLDERS THINK OF LIFE INSURANCE

A twelve-page leaflet, with tinted cover, which contains a letter in favor of life insurance from the late Mayor Pingree, of Detroit, and reference to the testimony of other prominent Americans in favor of life insurance; issued in 1896. Prices: \$3.00 per 100; \$20.00 per 1,000.

WHY DO I INSURE MY LIFE? ANSWERED BY A POLICYHOLDER

A pithy little four-page leaflet in favor of life insurance. Prices: \$2.50 per 100; \$15.00 per 1,000.

WHY LIVES SHOULD BE INSURED

By the late Horace Greeley. Prices: Per copy, 10 cents; 100 copies, \$1.50; 500 copies, \$7.00; 1,000 copies, \$10.00.

WORD TO PROSPECTS, A

Strong argument against putting off the insurance solicitor. Prices: Per copy, 16 cents; 50 copies, \$1.25; 100 copies, \$1.50; 500 copies, \$3.50; 1,000 copies, \$5.00.

Companies or General Agents desiring imprints on any leaflet may have same at nominal cost.

Valuable Annual Statistical Leaflets

ACTUAL vs. EXPECTED MORTALITY

This annual leaflet shows the percentage of actual to expected mortality for the past ten years of life insurance companies, as compiled from the Gain and Loss Exhibit. Prices: \$3.00 per 100; \$12.00 per 500; \$20.00 per 1,000.

THE COMBINED DEATH AND EXPENSE RATE

This annual leaflet shows the combined death and expense rate per cent. of mean insurance in force of twenty-six life insurance companies for twenty successive years up to the present year. Prices: \$4.50 per 100; \$18.00 per 500; \$30.00 per 1,000.

EXPENSE RATE, THE

This annual leaflet shows the expense rate per cent. of mean insurance in force of twenty-five life insurance companies for twenty successive years up to the present year. Prices: \$4.50 per 100; \$18.00 per 500; \$30.00 per 1,000.

GAIN AND LOSS EXHIBIT

This annual leaflet shows the various items from the Gain and Loss Exhibit, together with ratios based thereon for ten successive years. Prices: \$8.00 per 100; \$35.00 per 500; \$60.00 per 1,000.

LAPSES, DEATH LOSSES AND MEMBERSHIP IN ASSESSMENT SOCIETIES

This annual leaflet shows the number of new certificates issued, the number of certificates lapsed, the number of deaths occurring, the membership in the death rate per 1,000 lives for the first, fifth and tenth years of the preceding decade, including all assessment organizations from ten years of age. Prices: \$4.50 per 100; \$18.00 per 500; \$30.00 per 1,000.

RATE OF INTEREST EARNED, THE

This annual leaflet shows the rate of interest earned on mean invested funds by over thirty of the older life insurance companies for twenty successive years up to the present year. Prices: \$4.50 per 100; \$18.00 per 500; \$30.00 per 1,000.

A similar leaflet shows the rate of interest earned by thirty younger medium-sized companies for fifteen years. Prices: \$3.00 per 100; \$12.00 per 500; \$20.00 per 1,000.

RECORDS OF FRATERNAL ORDERS

This annual leaflet contains tables showing by the official reports of a number of fraternal orders, that the cost of membership in them increases year by year, demonstrating the fact that failure must follow the continuance of their unscientific methods of insuring the lives of their members. Prices: \$7.50 per 100; \$30.00 per 500; \$50.00 per 1,000.

TEN YEARS' GROWTH AND WASTE

This annual leaflet shows the new business issued and paid for, the insurance terminated by lapse and by surrender and the gain in insurance in force during the decade. The table embraces the figures of twenty-nine companies. Prices: \$4.50 per 100; \$18.00 per 500; \$30.00 per 1,000.

TERMINATIONS BY SURRENDER AND LAPSE

This annual leaflet shows the percentage of terminations by surrender and also by lapse of twenty-nine life insurance companies for twenty successive years up to the present year. Three tables are presented, showing respectively, Terminations by surrender, Terminations by lapse and Combined Terminations by surrender and lapse. Eight pages. Prices: \$7.00 per 100; \$25.00 per 500; \$40.00 per 1,000.

THIRTY YEARS OF LIFE INSURANCE

This annual leaflet contains a valuable tabulation showing aggregates of premiums, interest on investments, payments to policyholders and accumulation of assets by twenty-eight companies in thirty years. Prices: \$4.50 per 100; \$18.00 per 500; \$30.00 per 1,000.

A sample copy of all of the foregoing statistical leaflets will be sent on receipt of \$1.

Accident Insurance Leaflets**DAILY CASUALTIES**

This leaflet forms one of the most emphatic and convincing documents on accident insurance an agent can use on obdurate prospects, and it should be used freely. In it 80,000 accident, claims—the experience of one company—are analyzed under twenty-four different headings. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

DEFYING FATE

By William T. Nash. Many people are accustomed to think that no danger threatens them with death or injury—that they live careful and sheltered lives, not subject to the accidents of travel or industry. But 27 per cent. of all accidents occur in the home, and large percentages of accidents happen to pedestrians and persons engaged in sports and recreation.

"Defying Fate" is a leaflet, by William T. Nash, which lays emphasis on the liability to accidental injury or death which constantly attends people in the ordinary walks of life, and is an excellent canvassing document for use by the accident insurance salesman. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

SOMETHING IS ALWAYS HAPPENING

By William T. Nash. There is danger that accident or sickness might compel you to give up your livelihood, at least temporarily if not permanently. Bear in mind that accident or sickness is ever liable to overtake you and therefore you should be well protected with accident insurance. This is a leaflet which companies and general agents insert in premium renewal notices, thus preventing accident policies from lapsing. It is also used by solicitors to obtain new accident insurance. Prices: Per copy, 10 cents; 50 copies, \$2.00; 100 copies, \$3.00; 500 copies, \$12.00; 1,000 copies, \$20.00.

TEMPTING FATE

By William T. Nash. A convincing argument for accident insurance as an absolute necessity for the business man. This leaflet happily demonstrates the numerous accidents preferred risks are daily subject to, and the accompanying illustrations partly drive home the lesson taught. Prices: Per copy, 20 cents; 12 copies, \$1.75; 50 copies, \$5.00; 100 copies, \$9.00; 500 copies, \$40.00; 1,000 copies, \$75.00.

THE UNEXPECTED ALWAYS HAPPENS

This leaflet points a moral as to the uncertainty of life, instancing many varieties of accident and sudden death. Prices: Per copy, 10 cents; \$2.00 per 50; \$3.00 per 100; \$12.00 per 500; \$20.00 per 1,000.

THIS MAY HAPPEN TO YOU

A handsome little brochure of thirty-two pages especially designed for solicitors for personal accident insurance and is well calculated to catch the eye and secure the attention of those whom the solicitor is working to insure. Object lessons are conceded to be the most effective way of imparting instructions, and here are a number of such lessons presented in attractive form that will not fail to interest whoever sees them. Prices: Single copy, 25 cents; \$2.00 per 12; \$6.00 per 50; \$10.00 per 100.

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES. ANNUAL. ALSO FOR TEN YEARS

These tabulations are valuable exhibits and should be found instructive by all engaged in casualty and miscellaneous branches of insurance. Prices of each leaflet, per copy, 10 cents; \$4.00 per 100 copies; \$15.00 per 500 copies; \$25.00 per 1,000 copies.

Standard Leaflets of Earlier Date

The following is a list of life insurance leaflets of earlier dates, but of standard character, which still command a steady sale:

DUTY AND PREJUDICE

An interesting and truthful narrative. Prices: \$10.00 per 1,000; \$2.00 per 100

HOW TO DIE RICH. A WAY WHICH IS PERFECTLY SURE

Price: \$2 per 100.

LIFE INSURANCE: OPINIONS OF EMINENT MEN AS TO ITS VALUE

Embracing Bishop Hawkes, Lord Chancellor Lyndhurst, Dr. Prime, Elizur Wright, Henry Ward Beecher, Benjamin Franklin, Dr. Farr, Rt. Rev. Bishop Potter, Charles Dickens, Rev. George H. Hepworth, Rev. T. DeWitt Talmage and others. Prices: \$10.00 per 1,000; \$2.00 per 100.

ONLY A TRIFLE

A leaflet urging life insurance. Price: \$1.50 per 100.

SENSE IN BUSINESS

A life insurance leaflet by the late Henry Ward Beecher. Price: \$2.00 per 100.

THE IMPORTANCE OF LIFE INSURANCE IN TIMES OF BUSINESS DEPRESSION

Price: \$2.00 per 100.

THE UNIVERSAL PRIVILEGE

A leaflet urging life insurance. Prices: \$5.00 per 1,000; \$1.50 per 100.

TO BECOME INSURED IS TO BECOME RICH. LIFE INSURANCE A PAYING INVESTMENT

By Eugene Reboul. Price: \$2 per 100.

WHAT IS LIFE INSURANCE?

Its wisdom, morality and obligations considered. Price: \$10.00 per 1,000.

Sample copies of any of the above leaflets will be sent postpaid on receipt of 10 cents.

Blank Book Helps for Life Agents

The systematic life insurance agent generally turns out to be the most successful in his chosen vocation. For such men there are a number of helps in the way of blank books which, when properly used, prove of great service.

HANDY HELPER, THE

A more elaborate work similar to "Life Agents' Visits," affords opportunity for general agents and managers to keep track of work done by their solicitors. May also be used by solicitors to keep a permanent record of their work. Fifty double pages, provide for one year's activities of the average agent. Price: Per copy, \$1.00.

LIFE AGENTS' APPLICATION AND POLICY REGISTER

A newly devised blank book prepared for the purpose of keeping a compact and complete record of the course of each application, and of the history of each policy issued thereon for twenty years. Contains 104 pages, 22 by 14¼ inches, with spaces for 1,100 records. Handsomely bound in black cloth, with red leather back and corners. Price: \$7.50.

LIFE INSURANCE AGENTS' VISITS

A publication designed to enable solicitors to keep a daily record of visits to prospective applicants, providing for all necessary information for a complete record of each person solicited. Prices: Per copy, 10 cents; 12 copies, \$1.50; 25 copies, \$2.50; 100 copies, \$7.50.

LIFE POLICY REGISTER AND PREMIUM RECORD, THE

A blank book for office use, to maintain a complete and concise record of business done, and is an absolute indicator of dates when premiums become due. Each double page contains monthly expiration divisions for four years. Made in three sizes, affording 2,500, 5,000 and 7,500 entries for four years. Prices: for No. 1, \$5.00; No. 2, \$8.00; No. 3, \$15.00.

RECORD OF LIFE INSURANCE POLICIES, THE

For the use of insured persons, enabling them to keep a complete record of their life insurance policies. Even numbered pages contain a full description of policies, while opposite pages give columns showing date of payment, amount paid, cash dividends, net cost for year and cost to date; also additions to policy and sum policy has increased to. Prices: Per copy, 25 cents; 100 copies, \$20.00. Flexible cover, per copy, 60 cents.

UNIVERSAL LIFE INSURANCE FIELD BOOK, THE

Record of name, business, address, age, rate change, date of birth, death, etc., together with a complete index for recording such information where it will be easy and quick of access. Three sizes. No. 1—786 "demy" pages, complete reference ledger, \$12.00 per copy. No. 2—786 "royal" quarto pages, dated, \$10.00. No. 3—150 "royal" quarto pages, containing space for full reference, a modification of Nos. 1 and 2, for those not requiring a separate page for every day. Price: \$3.00.

UNIVERSAL LIFE INSURANCE FIELD CARD

A well-arranged useful card for canvassing; put up in packages of 250, 60 cents; 600, \$1.15; 1,000, \$2.00.

VEST POCKET AGENTS' APPLICATION AND POLICY REGISTER

A most convenient means of keeping always at hand a record of each application for life insurance received by a solicitor, together with a summary of the outcome of each application and the main facts relating to each policy issued. Price: \$1.00.

FIRE AND MARINE INSURANCE PUBLICATIONS

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Established 1868

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Many business houses in this country pay hundreds or thousands of dollars annually for fire, marine, casualty and miscellaneous insurance premiums to companies which might, in the event of a loss claim being made, prove unable or unwilling to pay.

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This book contains about 380 pages, and embraces reports on nearly 950 fire and marine insurance companies and Lloyds associations, giving data concerning their assets, liabilities, transactions, etc., in great detail, also presenting amounts of conflagration losses, capital changes and surplus contributions; also statistics of about 200 casualty and miscellaneous insurance companies, showing their standing, business transactions, classes of business transacted, etc. It is obvious that this book is invaluable in aiding business men, as well as underwriters of all classes, to determine the standing of companies in which they may be interested. In order that the information may be kept up to date, during the periods between the publication of the annual editions of this book, its publishers issue monthly a

Supplement to Reports of Fire Insurance Companies

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Reports of Fire Insurance Companies, \$5.00; Monthly Supplement, Per Annum, \$3.00; Book and Supplements, Per Annum, \$8.00; Binder for Supplements, \$1.00

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Issued Annually in June

The above named publication, which embraces some 300 pages of statistical data, has long been recognized by managers, special and local agents as a very valuable annual reference work. It is the most complete book purporting to present a digest of the business of the fire insurance companies in the several States, for it not only gives the premiums and losses, with loss ratio, of the fire business of each company in each State, but also other classifications of business transacted by such companies. It also includes totals, year by year, for five years for each division.

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THE FIRE INSURANCE POCKET INDEX

Issued Annually in March

This publication has long maintained its record of being the first statistical chart relating to fire insurance to be issued each year, and has gained a high reputation for accuracy and completeness.

It presents statistics of the condition and business of about 450 American and foreign insurance companies. In the main tables are exhibited items showing the financial condition and business of about 300 companies for ten years in such manner that the statistics of one year can be compared with those of the previous nine years at a glance. Totals for the ten-year period are also presented, and appropriate ratios are given in connection with each year's business and with the totals.

In addition, this work presents the essential data for one year as to about 150 American and foreign fire and marine insurance companies.

Other data presented include the receipts from and remittances to home offices of foreign fire companies for the last five years; a table showing the principal items from the statements of the marine insurance companies; a list of Lloyds and reciprocal underwriters, embracing about 170 such associations; a list of about 60 underwriters' agencies; a list of retired stock companies covering the last five years, and a standard short rate cancellation table.

CLASSIFICATION OF PREMIUMS AND LOSSES

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Inland Marine	Tornado	Hail
Sprinkler Leakage	Riot, Civil Commotion and Explosion	

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Agents Licenses.	Fire Marshal.	Publication.
Annual Statements.	Foreign Companies'	Rate Schedules to be
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Anti-Compact.	ments.	Reciprocal Insurance.
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Attorney.	Impairment.	Reinsurance.
Cancellation of Policy.	Investments Prescribed.	Reinsurance Reserve.
Capital Required.	Licensed Brokers.	Resident Agents.
Commissions to Non-	Limit on a Single Risk.	Semi-Annual Statements.
Residents.	Lloyds.	Standard Policy.
Deposits.	Marine Insurance Re-	Taxes.
Domestic Companies.	quirements.	Tax Statements.
Examinations.	Miscellaneous.	Valued Policy.

The general plan of FIRE INSURANCE LAWS, TAXES AND FEES contemplates digesting the laws on the above topics in cases where there is no apparent ambiguity of meaning; but to quote *in extenso* portions of the statutes which are deemed to be susceptible to more than one interpretation.

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Under the last two titles are listed the counties and towns known to require taxes or fees to be paid by fire insurance companies or their agents, with their respective amounts or percentages, and in many instances, the dates.

The codification of the system of county and municipal taxes and fees is unique having never been, in any other publication, undertaken for the whole country.

FIRE INSURANCE LAWS, TAXES AND FEES is a handsome book of nearly 600 pages bound substantially. Every officer, department manager, and special agent of a fire insurance company should possess a copy of this work, which, for general purposes, is more than a substitute for a large library of law books.

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By Charles C. Dominge and Walter O. Lincoln

Members of National Fire Protection Association
and

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NEW EDITION, REVISED AND GREATLY ENLARGED

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Insurance Company
Managers.
Department Managers.
General Agents.
Special Agents.
Scheldue Baters.
Inspectors
Underwriters
Counter Men

Map Clerks
Traffic Managers
Factory Engineers.
Examiners.
Insurance Brokers.
Insurance Clerks.
Firemen.
Fire Marshals.

Manufacturers.
Wholesalers.
Warehousemen.
Local Agents.
Railroad and Dock Super-
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There are over 500 pages of such information contained in the CONDENSED CHEMICAL DICTIONARY. An example of the arrangement is shown in the following extract, which concerns toluol:

Toluol—(made in America). (Toluene, Methylbenzene, Phenylmethane) $\text{CH}_3 \text{ C}_6 \text{ H}_5$. Color and properties: Colorless, refractory, inflammable liquid; benzol-like odor. Constants: Specific gravity, 0.86187; melting point, -94.5°C .; Boiling point, 110.7°C . Soluble in alcohol, benzol and ether; insoluble in water. Derivation: (a) By fractional distillation of coal-tar, light oil; (b) By extraction from illuminating gas. Method of purification: rectification. Grades: Pure: Distillation, 100 per cent. within 2°C . (Commercial: Distillation, not over 5 per cent. at 100°C .); approximately at least 90 per cent. at 120°C . Straw color: Distillation at least 80 per cent. at 120°C . Containers. Iron drums; tank cars. Uses: Organic preparations; benzoic acid; dye-stuffs; perfumes; toluidines; tollidins; saccharine; explosives (T.N.T.). Fire hazard: Dangerous. Railroad shipping regulations: Red label.

The book can be obtained in ordinary binding or thumb indexed with flexible binding, if desired.

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FIRE PREVENTION AND PROTECTION

By A. C. Hutson, C. E.

Fire Protection Engineer

A valuable compilation bearing upon fire hazards and the means of preventing and extinguishing fires. This work will be found of the utmost value to fire protection engineers, insurance inspectors, merchants, manufacturers, architects, builders, firemen—indeed to all who are interested in the subject of the prevention of, protection from and extinguishment of fire.

Mr. Hutson has had many years' experience in fire prevention work, and is thoroughly conversant with the needs of all who are interested in the prevention and extinguishment of fire. He is especially qualified by his practical training and experience to supply just the information that is required by those endeavoring to minimize the danger from fire.

FIRE PREVENTION AND PROTECTION embraces much data concerning insurance regulations covering modern restrictions on hazards and suggested improvements in building construction and fire prevention and extinguishment.

The book contains many valuable and interesting illustrations and diagrams, which cannot fail to be of assistance to those using the information contained in it.

A very valuable feature of this book is the section embracing Fire Engine Tests and Fire Stream Tables, which is a reprint by special permission, of the copyrighted pamphlet published by the National Board of Fire Underwriters, and which is regarded as being a most useful work for all connected with public and private fire departments.

IT CONTAINS CHAPTERS UPON:

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Fire Appliances.	Planning.
Hints to the Insured.	Defective Construction.
Manufacturing Hazards.	Effects of Fire on Building Material.
Planning and Arrangement of Hazards.	Cost and Depreciation of Construction.
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THE AGENTS KEY TO FIRE INSURANCE

By Robert P. Barbour

Assistant Manager, U. S. Branch of the North British and Mercantile Insurance Company and an officer of Its Allied Companies

This book covers a field that had not been adequately treated prior to its issuance, and which has become the recognized reference book of agents and brokers, for whose aid and information it is chiefly intended. Special agents also find it of much value. Mr. Barbour has had a long experience in field and office, and is especially well qualified to speak with authority on the subjects covered in this book.

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Of particular value are the chapters on The Policy Contract, Cancellation and Substitution, Explanation of Important Clauses (coinsurance and others), Use and Occupancy, Profits and Commissions. The division devoted to Forms, Privileges, and Clauses contains a comprehensive collection of modern forms and the clauses necessary for adequate protection of the policyholder.

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By the late Samuel R. Weed

Published in 1904

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of the Caledonian Insurance Company

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By R. C. Iddings

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The arrangement is so simple and convenient that, having found the number of days for which the earned or unearned premium is desired (by reference to one of the "Calendars" or time-tables incorporated in the book), it is only necessary to turn to the day number thus indicated to find the dollars and cents representing the item desired, for any of the amounts above named; and for any other sum it is quickly computed by simple addition—all by the single reference. The author explains the calculation of premiums for any length of term under any general or specific form.

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Short Rate Unearned Premium;
Pro Rata Earned Premium;
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Calendars, by which the number of days between any dates in one year or in two successive years can be quickly ascertained, are included in convenient locations.

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THE UNIVERSAL MANUAL OF FIRE INSURANCE CANCELLATIONS should be on the desk of every company manager, agent, broker, merchant and manufacturer, as it will save much time, and will tend to avoid or reduce friction in connection with cancellations.

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By Charles B. Elliott, Ph.D., LL.D.
Judge of the District Court of Minnesota

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Judge Elliott is the author of "Public Corporations" and "Private Corporations," and is a lawyer of high repute. The introductory chapter touches upon the sources of the law of insurance, insurance in Roman law, its development on the continent, its growth in England and the growth of insurance other than marine. Other chapter titles are as follows: II. Definition, Nature of Contract and Manner of Making. III. Insurable Interest in Property. IV. Insurable Interest in Lives. V. Non-Disclosure of Material Facts. VI. Representations and Warranties. VII. The Premium. VIII. Insurance Agents and the General Rules of Agency. IX. Rules of Waiver and Estoppel as Applied to Contracts of Insurance. X., XI., XII. and XIII. Provisions of the Standard Policy. XIV. Stipulations of Life Insurance Policies. XV. Insurance. XVI. Employers' Liability, Guaranty and Title Insurance.

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PART II. relates to the provisions of the policy contract applicable before a fire with much detail, showing what will void a policy, etc.

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
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B—Official Report of the First International Fire Prevention Congress. Convened by the Executive of the British Fire Prevention Committee (founded 1897, incorporated 1899), held in London, July 6 to 9, 1903. With an introduction by Edwin O. Sachs, architect, chairman British Fire Prevention Committee.

C—A Record of the International Fire Exhibition, Earl's Court, London, 1903, organized under the auspices of the British Fire Prevention Committee and under the management of the London Exhibitions, Ltd., comprising particulars and illustrations of the principal Historical Exhibits and the leading Mechanical and Constructional Exhibits, together with a report of some of the Exhibition Events, by Edwin O. Sachs, architect, chairman of the British Fire Prevention Committee. Illustrations on 100 plates.

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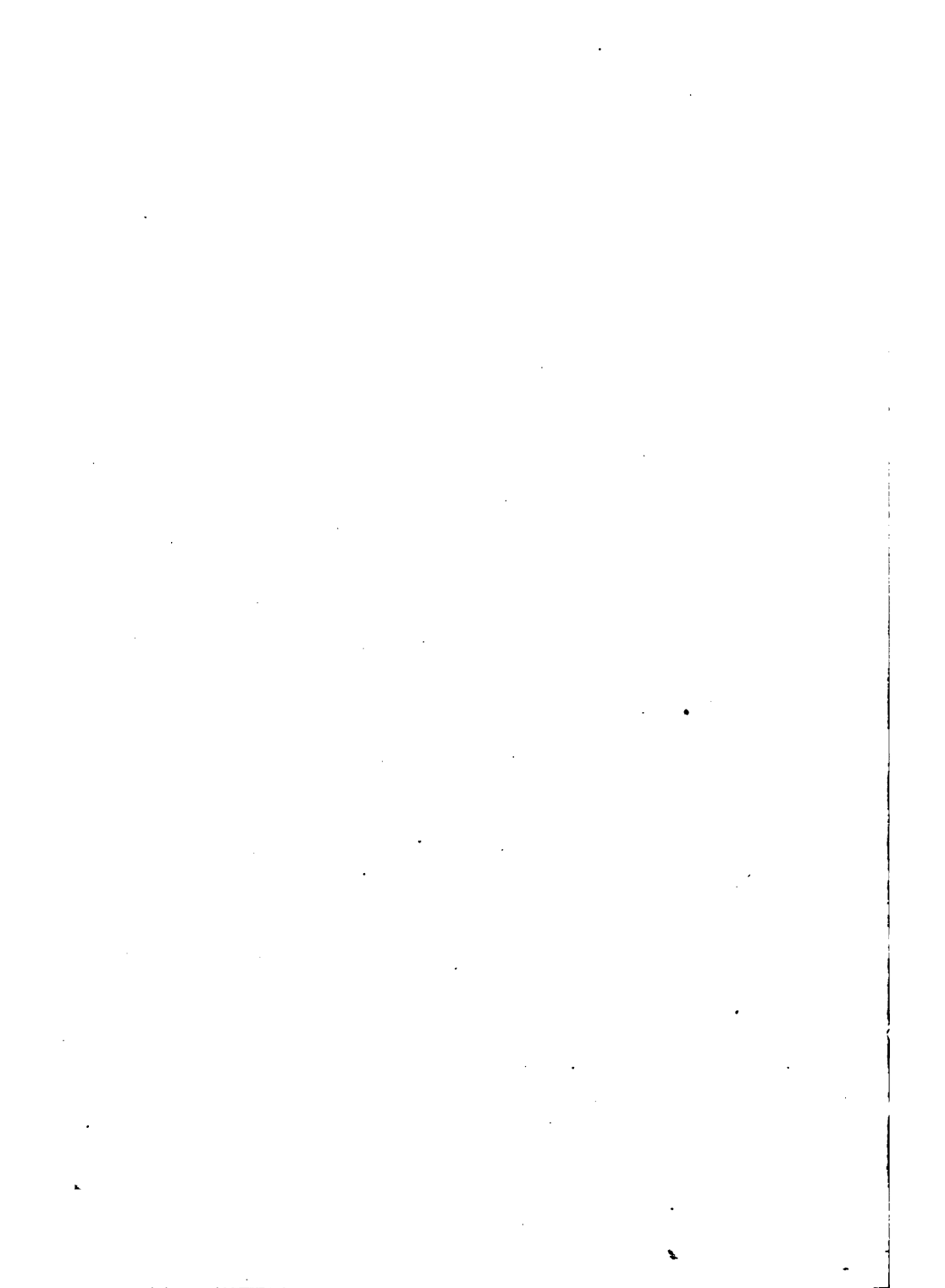
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N. B.—Footnotes designate character of report. The year mentioned indicates statements for the previous year, except Pennsylvania for all years and Massachusetts, when footnotes explain that the year mentioned indicates statements for the same year.

- *||Alabama: 1870, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1894, 1895, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
 ||Arkansas: *c1879, *c1880, *c1882, *c1884, *c1886, *c1888, *c1890, *c1894, *d1893, *d1894, *d1895, *d1896, *d1897, *d1898, *d1900, *d1901, *d1902, *d1903, *d1904, *d1905, *d1906, *d1907, *d1908, *d1909, *d1910, *1911, *1912, *1913, *1914, *1915, *1916, *1917, *1918, *1919, *1920.
 *||California: 1868, 1869, 1870, 1871, 1872, 1874, 1876, 1878, 1880, 1881, 1882, 1883, 1884, 1885, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
 *||Colorado. 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.

* Fire, life and casualty combined.

|| The years mentioned under this State indicate statements for the previous year.

c Biennial.

d Summary.

† Fire and marine in one volume; life and casualty in separate volume.

§ Three separate volumes, viz: Fire and marine; life and casualty; assessment and fraternal.

STATE OFFICIAL INSURANCE REPORTS (Continued)

- ||Connecticut:** †1872, *1873, *1874, †1875, *1876, †1877, †1878, †1879, †1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920, †1921.
- *||Canada:** 1870, 1875, †(1876), 1877, 1878, 1879, 1881, 1882, 1884, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||*cDakota:** 1883, 1884, 1885, 1886, 1887, 1888.
- ||Delaware:** *c1881, *c1885, *c1887, *c1889, *c1891, *c1893, *c1895, *c1899, *d1901, *d1902, *d1903, *d1904, *d1905, *d1906, *d1907, *d1908, *d1909, *d1910, *d1911, *d1912, *d1913, *d1914, *d1915, *d1916, *d1917, *d1918, *d1919, *d1920.
- District of Columbia:** *d1893, *d1896, *d1897, *d1898, *d1902, *d1903, *d1904, *d1905, *1906, *1907, *1908, *1909, *1910, *1911, *1912, *1913, *1914, *1915, *1916, *1917, *1918, *1919, 1920, 1921.
- ||*dFlorida:** 1888, 1889, 1893, 1894, 1895, 1897, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- *||Georgia:** 1879, 1881, 1882, 1883, 1885, 1886, 1887, 1888, 1889, 1890, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- *d||Idaho:** 1900, 1901, 1902, 1923, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||Illinois:** *1869, *1870, *1871, *1872, *1873, †1874, †1875, †1876, †1877, †1878, †1879, †1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920, 1921.
- *||Indiana:** 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- ||Iowa:** *1868, *1869, *1872, *1873, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1883, *1884, *1885, *1886, *1887, *1888, *1889, *1890, *1891, *1892, *1893, *1894, *1895, *1896, *1897, *1898, *1899, *1900, *1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920.
- *||Kansas:** 1871, 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- ||Kentucky:** *1871, *1872, *1873, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1886, *1887, *1888, *1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920, 1921.
- *||Louisiana:** 1889, 1890, 1891, 1892, 1893, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- *||Maine:** 1869, 1870, 1871, 1872, 1873, (†1874), 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.

* Fire, life and casualty combined.

† Fire and marine in one volume; life and casualty in separate volume.

\$ Three separate volumes, viz: Fire and marine; life and casualty; assessment and fraternal.

|| The years mentioned under this State indicate statements for the previous year.

b Life and casualty volume only on file.

c Biennial.

d Summary.

e Also one volume local mutuals.

STATE OFFICIAL INSURANCE REPORTS (Continued)

- ||*Maryland:** 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, (†1890), 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||Massachusetts:** *1856, b1859-65, *1865, *1867, *1868, †1869, †1870, †1871, †1872, †1873, †1874, †1875, †1876, †1877, †1878, †1879, †1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920.
- ||Michigan:** *1870, *1871, *1872, *1873, *1874, *1875, *1876, †1877, †1879, *1880, †1881, †1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||Minnesota:** *1873, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1887, *1888, *1889, *1890, *1891, *1892, *1893, *1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, 1919, 1920, 1921.
- ||Mississippi:** *c1886-1887, *d1903, *d1904, *d1905, *d1906, *d1907, *d1908, *d1909, *d1910, *d1911, *d1912, *d1913, *d1914, *d1915, *d1916, *d1917, *d1918, *d1919, *1920.
- ||Missouri:** †1870, †1871, †1872, *1873, †1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1886, *1887, *1888, †1889, †1890, †1891, *1892, *1893, *1894, *1895, *1896, *1897, *1898, *1899, *1900, *1901, *1902, *1903, *1904, *1905, *1906, *1907, *1908, *1909, *1910, *1911, *1912, *1913, *1914, †1915, †1916, †1917, *1918, *1919, *1920, 1921.
- *||Montana:** 1887, 1888, 1891, 1895, 1897, 1898, 1899, 1900, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||Nebraska:** *c1887-88, *c1888-89, *1890, *c1891-92, *c1893-94, *1895, *1896, *1899, *1900, *1901, *1902, *1903, *1904, *1905, *1906, *1907, *1908, *1909, *1910, *1911, *1912, *1913, *1914, *1915, *1916, †1917, †1918, †1919, †1920, 1921.
- ||Nevada:** 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- *||New Hampshire:** 1862, 1869, 1870, 1872, 1873, 1874, 1875, 1877, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- †||New Jersey:** 1877, 1878, 1879, b1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- ||New York:** *g1830-1853, *g1853-1863, *g1864-1870, *g1871-1877, *g1878-1884, *g1885-1891, *g1892-1898, *1860, †1861, *1862, *1863, *1864, *1865, *1866, *1867, *1868, *1869, *1870, †1871, †1872, †1873, †1874, †1875, †1876, †1877, †1878, †1879, *1880, *1881, *1882, †1883, †1884, †1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920, 1921.
- *d||New Mexico:** 1896, 1897, 1899, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.

* Fire, life and casualty combined.

† Fire and marine in one volume; life and casualty in separate volume.

‡ Five separate volumes, viz: Fire and marine; level premium life; casualty and credit; assessment and fraternal; decisions, rulings, examinations, etc.

§ Three separate volumes, viz: Fire and marine; life and casualty; assessment and fraternal.

|| Four separate volumes, viz: Fire and marine; level premium life; casualty and credit; assessment and fraternal.

|| The years mentioned under this State indicate statements for the previous year.

b Life and casualty volume only on file.

c Biennial.

d Summary.

g Barnes condensed edition.

h Also one volume of charters.

/ Reports embrace statements for years men-

STATE OFFICIAL INSURANCE REPORTS (Continued)

- *||North Carolina: 1892, 1893, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- *||North Dakota: 1889, 1890, 1891, 1892, *c1893-94, 1895, 1896, *c1897-98, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||Ohio: *1869, *1870, *1871, *1872, †1873, *1874, †1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, †1886, †1887, †1888, †1889, †1890, †1891, †1892, *1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920, †1921.
- ||Oklahoma: *d1898, *d1899, *d1900, *d1901, *d1902, *d1903, *d1904, *d1905, *d1906, *d1907, *1908, *1909, *1910, *1911, *1912 *1913, *1914, *1915, *1916, *1917, 1918, 1919, 1920, 1921.
- *||Ontario: 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1887, 1888, 1889, 1890, 1891, 1892, 1894, 1895, 1896, 1897, 1898, †1899, †1900, 1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- *d||Oregon: 1896, 1897, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- †||Pennsylvania: 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914-1915, 1916, 1917, 1918, 1919, 1920.
- ||Rhode Island: *1872, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *1883, *1884, *1885, *1886, *1887, *1888, *1889, *1890, *1891, †1892, †1893, †1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920.
- *d||South Carolina: 1878, 1885, 1888, 1889, 1890, 1892, 1893, 1894, 1896, 1897, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- *||South Dakota: 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- ||Tennessee: *1884, *1885, *1886, *1887, *1888, *1889, *1890, *1891, *1892, *1893, *1894, *1895, *1896, *1897, *1898, *1899, *1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1914, †1915, †1916, *1917, †1918, †1919, †1920, †1921.
- *||Texas: 1886, 1888, 1889, 1890, 1891, 1893, 1894, 1895, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.
- *||Utah: 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- *||Vermont: 1870, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- ||Virginia: *1892, b1893, b1894, b1895, b1896, k1898, b1899, k1900, b1902, b1903, b1904, b1905, †1906, †1907, †1908, *1909, *1910, *1911, *1912, *1913, *1914, *1915, *1916, *1917, 1918, 1919, 1920, 1921.
- *||Washington: 1891, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.
- *||West Virginia: 1875, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921.

† Fire and marine in one volume; life and casualty in separate volume.

|| The years mentioned under this State indicate statements for the previous year.

b Life and casualty volume only on file.

c Biennial.

e Also one volume local mutuals.

i Also one volume loan societies.

k Life in one volume; miscellaneous in separate volume.

l Reports embrace statements for years mentioned.

STATE OFFICIAL INSURANCE REPORTS (Continued)

|| Wisconsin: *1870, *1872, *1873, *1874, *1875, *1876, *1877, *1878, *1879, *1880, *1881, *1882, *c1886, *c1888, *c1890, *c1892, *c1894, †1895, †1896, †1897, †1898, †1899, †1900, †1901, †1902, †1903, †1904, †1905, †1906, †1907, †1908, †1909, †1910, †1911, †1912, †1913, †1914, †1915, †1916, †1917, †1918, †1919, †1920.

* Wyoming: 1895, 1896, 1897, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920.

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|| Years mentioned under this State indicate statements for the previous year.

* Fire, life and casualty combined.

† Fire and marine in one volume, life and casualty separate.

c Biennial.

e Also one volume local mutuals.

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- TABLES AND FORMULAE FOR THE COMPUTATION OF LIFE CONTINGENCIES.** Peter Gray, F.R.A.S. 1849.
- TABLES AND PROBLEMS.** Thos. Fatkin. 1906.
- TABLES BASED UPON NATIONAL FRATERNAL CONGRESS TABLE OF MORTALITY, ETC.** 1909. Abb Landis and G. D. Eldridge.
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- TABLES FOR ASCERTAINING PRESENT VALUE OF VESTED AND CONTINGENT RIGHTS OF DOWER, COURTESY, ETC.** Florian Giaque, A. M.
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- TABLE OF ANNUITIES.** William E. Star.
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- TAXATION OF INSURANCE PREMIUMS.** Address by G. E. Rittenhouse before International Association Accident Underwriters, Atlantic City. 1908.
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